

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph Earl Kamler  
Debtor

Case No. 19-02259-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 02, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2025:**

Recip ID	Recipient Name and Address
db	+ Joseph Earl Kamler, 2824 Woodmont Drive, York, PA 17404-7825
5203083	+ HEARTHBRIDGE AT THE DOMINION HOA INC, PROPERTY MGMT UNLIMITED, 1013 N GEORGE STREET, YORK, PA 17404-2025

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5203078	+ EDI: CITICORP	May 02 2025 22:38:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5203079	EDI: PENNDEPTREV	May 02 2025 22:38:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5203080	Email/Text: skeller@crossriver.com	May 02 2025 18:38:00	CROSS RIVER BANK, 885 TEANECK ROAD, TEANECK, NJ 07666
5216194	Email/PDF: bncnotices@becket-lee.com	May 02 2025 18:49:20	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5203090	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 02 2025 18:38:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5203081	EDI: DISCOVER	May 02 2025 22:38:00	DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
5205163	EDI: DISCOVER	May 02 2025 22:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5203082	Email/Text: bk@freedomfinancialnetwork.com	May 02 2025 18:38:00	FREEDOM DEBT RELIEF, LLC, 4940 S WENDLER DR, STE 210, TEMPE, AZ 85282
5203084	EDI: IRS.COM	May 02 2025 22:38:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5203077	Email/Text: info@pamd13trustee.com	May 02 2025 18:38:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5203085	+ EDI: CAPITALONE.COM	May 02 2025 22:38:00	KOHL'S/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5220542	Email/PDF: resurgentbknofications@resurgent.com	May 02 2025 18:48:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5203086	+ Email/Text: unger@members1st.org	May 02 2025 18:38:00	MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040
5203087	+ Email/Text: bankruptcydpt@mcmcg.com	May 02 2025 18:38:00	MIDLAND FUNDING LLC, 1 INTERNATIONAL PLAZA 5TH FLOOR, PHILADELPHIA, PA 19113-1510

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5554405	+ EDI: AISMIDFIRST	May 02 2025 22:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5554404	+ EDI: AISMIDFIRST	May 02 2025 22:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5225564	+ Email/Text: bankruptcydpt@mcmcg.com	May 02 2025 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5203089	+ EDI: G2RSPSECU	May 02 2025 22:38:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5203091	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 02 2025 18:38:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5203092	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 02 2025 18:49:29	WELLS FARGO HOME MORTGAGE, ATTN: BANKRUPTCY MAIL, MAC# X7801-014, 3476 STATEVIEW BLVD, FORT MILL, SC 29715-7203
5212219	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 02 2025 18:49:05	Wells Fargo Bank, N.A., MAC N9286-01Y, PO Box 1629, Minneapolis, MN 55440-1629

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5203088		NICOLE AREY

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MidLand Mortgage bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Joseph Earl Kamler DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubilee.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com

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Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Kara Katherine Gendron	on behalf of Debtor 1 Joseph Earl Kamler karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Stephen Franks	on behalf of Creditor MidFirst Bank amps@manleydeas.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
TOTAL: 8	

**Information to identify the case:**

Debtor 1

Joseph Earl Kamler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5021

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-02259-HWV

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**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Earl Kamler

5/2/25**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**